

SENATOR WILL: Thank you, Mr. President, members of the body. I rise as well to support the motion to pull the bill from committee. I represent an area that would primarily fall within that which is numbered 7 on the colored chart that Senator Preister passed out. And it's interesting, I was just having a discussion with Senator Pirsch. She and I live about a mile and a half away, I would estimate. I am on the east of 72nd side of the chart that you see, and she's a few blocks west of 72nd. And what the statistics of Senator Preister has pointed out indicate is that if she and I were to trade houses, if she and I were to simply just switch, all of a sudden my base rate would go down by a third, whereas hers would go up to what mine would be now, and simply because of geographic location, simply because of that factor, and that should not be. There are much more important things, such as driving record, I'm sure age, type of car driven, things like that, that are much more indicative of the likelihood of an accident than simply physical location of your residence is, man, statistics can be used. Statistics, in their base form, are coincidental, they are matching up one circumstance with another. And you could probably just as reasonably set insurance rates. If you're doing it by territory, you could do it according to whether someone is a football fan, or whether they eat meat, or any other thing that's not related to the actual likelihood of having an accident, as is something like driving record, something like perhaps even getting into educational level, whether somebody's had a drivers education course, or something like that. Those are much more accurate indicators, I would argue, and also because they're more closely related to the event itself, the event...the activity of driving a car and the activity of having insurance claims, past claims. Those are types of things that insurance companies ought to be looking at as opposed to simple physical location of a residence. That doesn't make any sense to me. I agree with Senator Chambers that it's discriminatory. And, Senator Chambers, you can have the rest of my time.

SENATOR LINDSAY: Senator Chambers, you have about three minutes.

SENATOR CHAMBERS: Thank you, Senator Will. Members of the Legislature, what those of us who represent constituents who are discriminated against attempt to do is persuade you to assist us